

APPLY FOR A LOAN

1

Accounts ▾ Payments ▾ **Products ▾** Settings ▾

Apply for a Loan Loan Application

Click Products>Apply for a Loan

On the top menu, click Products then Apply for a Loan.

2

Apply for a Loan

Loan Details Personal Details What You Earn & Own What You Spend & Owe

Select your loan type

\$ Unsecured Personal Loan \$ Low Interest Personal Loan \$ Special Purpose Loan Car Loan

Select loan type

Select what type of loan you will be applying for.

3

Unsecured Personal Loan

How much do you want to borrow?

\$ 6,000.00

How long do you want the loan for?

Years Months

3 0

What repayment frequency would you like?

Fortnightly

What is the purpose of the loan?

Household Bills

Fortnightly repayments

\$ 92.86

Next

Enter your loan details

The following fields MUST be entered:

- Loan Amount
- Term
- Payment Frequency
- Purpose of Loan

Click Next

4

Applicant 1 - Mr Josephine Bloogs ▾

Navigate to a section

Contact Details Personal Details Address Details

Maximise All Minimise All

Contact Details - Applicant 1 - Mr Josephine Bloogs ▾

Please enter the details of how we can contact you.

[Update Contact Details](#)

Personal Details - Applicant 1 - Mr Josephine Bloogs ▾

Address Details - Applicant 1 - Mr Josephine Bloogs ▾

Back Save **Add Applicant** Next

Select Personal Details

Select the arrow next to 'Personal Details' and this will expand the section.

APPLY FOR A LOAN

5

Personal Details - Applicant 1 - Mr Josephine Bloogs ^

Please enter the details to help us to get to know you better.

First Name
Josephine

Surname
Bloogs

Gender
Female

Date of Birth
30 JUN 2001

Marital Status
Please Select...

Number of Dependants
0

Yes No Do you have any defaults or been declared bankrupt?

Enter personal details

The following details MUST be entered:

- Marital Status
- Number of Dependants
- Declaration of defaults or bankruptcy

6

Address Details - Applicant 1 - Mr Josephine Bloogs ▾

Select Address Details

Select the arrow next to 'Address Details', and this will expand the section.

7

Residential Address

[Update Address Details](#)

Address
123 Example Street

Suburb
MELBOURNE

Post Code
3000

State
Victoria

Date moved to this address
DD MMM YYYY

Residential address is same as postal

Review the details

Review you address details, if you need to change them, click 'Update Address Details'.

8

Click Next

If you want to add an additional applicant to the application click 'Add Applicant', otherwise, click 'next' to move to the next page.

APPLY FOR A LOAN

9

Employment & Income - Applicant 1 - Mr Josephine Bloogs

Manager

Remove

Please enter your employment details.

Employment Status (optional)
FULL TIME

Occupation / Job Title
Manager

Name of Employer
Example Government Department

Employer Address (optional)

Suburb (optional)

Post Code (optional)

State (optional)
Please Select...

Employer Contact Name (optional)

Are You Self Employed
 Yes No

Salary or Wage After Tax
\$ 3,000.00

Date Started with Employer (optional)
01 JAN 2000

What is the Income Frequency
Fortnightly

Enter Employment & Income

The following details MUST be entered:

- Employment Status
- Occupation/Job Title
- Name of Employer
- Declaration of Self employment
- Salary
- Income Frequency

10

Other Income - Applicant 1 - Mr Josephine Bloogs

Select Other Income

Select the arrow next to 'Other Income', and this will expand the section.

This section covers income such as government allowances and rent.

11

Other Income - Applicant 1 - Mr Josephine Bloogs

Government Allowance

Remove

Please enter the details of any other income you receive (e.g. Rental, Shares, Allowance).

What is the type of income?
Government Allowance

Allowance Type (optional)
ABSTUDY

What is the Income Amount
\$ 130.00

What is the Income Frequency
Fortnightly

Enter Other Income

If you have other income complete this section.

If you have no other income, move to the next step.

12

What You Own - Applicant 1 - Mr Josephine Bloogs

Select What you own

Select the arrow next to 'What You Own', and this will expand the section.

APPLY FOR A LOAN

13

What You Own - Applicant 1 - Mr Josephine Bloogs ^

Savings v

What You Own Details 2 ^

Remove

Please enter the details of the assets you own.

Type of Asset

Please Select... v

- Please Select...
- Contents
- Deposit Paid
- Investment
- Real Estate
- Super
- Savings
- Shares

Next

Enter What you Own

Select your asset from the 'Type of Asset' box. If you have more than one asset to enter, click the 'add' button after each entry.

14

Back Save Next

Click Next

Click Next to move to the next section.

15

Personal Loan ^

Remove

Please enter the loan details you have with other financial institutions (e.g. Banks, Building Societies, Credit Unions).

What type of loan is it

Personal Loan v

Who is the loan with (optional)

Mum

Account Number (optional)

How much do you owe

\$ 3,000.00

What is the repayment amount

\$ 50.00

What is the Repayment Frequency (optional)

Fortnightly v

Enter any Loans

If you have a loan, you can enter the details into this section. If you have no loans go to the next step.

16

Living Expense - Applicant 1 - Mr Josephine Bloogs ^

Please enter your current living expense.

What is your Living Arrangement

Couple with No Dependants v

Total Monthly Living Expense Amount (optional)

\$ 2,133.00

Select Living Expense


Select your living arrangement. Your living expense amount will automatically be entered.

APPLY FOR A LOAN

17

Credit Card - Applicant 1 - Mr Josephine Bloogs ^

VISA ^

 Remove


Please enter the credit card / store card details you have with other financial institutions (e.g. Banks, Building Societies, Credit Unions).

What type of Card is it

VISA ▾

What is the limit of the Card

\$ 6,000.00

 Add


Select Credit Card

Enter any credit card details.
If you do not have any credit cards
go to the next step.

18

Other Expenses - Applicant 1 - Mr Josephine Bloogs ^

Child Maintenance ^

 Remove

Please enter the details of other expenses and liabilities you have.

What type of Expense is it

Child Maintenance ▾

What is the payment amount

\$ 60.00

What is the payment frequency (optional)

Fortnightly ▾

Select Other Expenses

Enter any other expenses you have
such as Child Maintenance.
If you don't have any other expenses
go to the next step.

19

[Back](#) [Save](#) [Next](#)

Click Next

Click next to move to the next
section.

20

Apply for a Loan

[Loan Details](#) [Personal Details](#) [What You Earn & Own](#) [What You Spend & Owe](#) [Summary](#)

Loan Applying For

Loan Type	Unsecured Personal Loan
Amount	\$6,000.00
Frequency	Fortnightly
Term	3 years
Repayment	\$92.86

Review your application

Review your application responses.
If you need to change any details
click 'Manage' under the applicable
section.

APPLY FOR A LOAN

21

Comments you would like to add

Enter Comments

You may enter any comments you would like to communicate to the loans officer.

22

Important Information

Please read and accept the information below.

[Open here to read and accept the Terms & Conditions](#)

[Open here to read and accept the Privacy Information](#)

[Open here to read and accept the Application Declaration](#)

Read and Accept

Read each part of the 'Important information' and click 'I Accept' under the section.

23

Back

Save

Add Applicant

Apply

Click Apply

Click apply.
If you have not completed any mandatory field, a warning will appear at the top of the page and you will be unable to submit.

24

Confirmation



Thank you for submitting your loan application. Please email your pay advice, to loans@apsbenefitsgroup.com.au

[View Application Status](#)

Complete & Email Payslips

You will receive conformation when your application has been submitted.

Email your payslips to loans@apsbenefitsgroup.com.au